



Consumer Financial
Protection Bureau

P.O. Box 4503
Iowa City, Iowa 52244

"B"

August 8, 2013

Lucious Hughes
PO Box 41255
Los Angeles, CA 90041

Subject: Your submission, number 130725-000944

Dear Lucious Hughes:

Thank you for contacting the Consumer Financial Protection Bureau.

Our Office of Consumer Response has received your submission and will review it as soon as possible to determine if it involves a Federal consumer financial law within our authority. Please be aware that the Office of Consumer Response cannot represent individuals and we are not a substitute for legal counsel.

Depending on what we find, we will either:

- Send your complaint to the company for a response;
- Send your complaint to the appropriate regulator or help you get in touch with your state and local consumer protection office if your complaint is not within our authority; or
- If we need more information to continue our work, we will reach out again and let you know.

Regardless, your submission will help us understand the marketplace better and help us to protect consumers like you.

You can set up an account to check the status of your submission at any time at help.consumerfinance.gov/app/account/complaints/list.

If you're having trouble paying your mortgage and need immediate assistance, call us at (855) 411-CFPB (2372). We can connect you to a free, HUD-approved housing counselor who can help you explore options available to avoid foreclosure, including modifications, short sales, repayment plans and government programs. Special assistance may be available to military members or veterans. You can also explore your options at:

<http://www.makinghomeaffordable.gov/programs/Pages/default.aspx>. Please note that submitting a complaint to us will not automatically stop or delay a foreclosure.

Thank you,

Consumer Financial Protection Bureau
consumerfinance.gov
(855) 411-CFPB (2372)

green tree®

August 12, 2013

Lucious Hughes
P.O. Box 41255
Los Angeles, CA 90041

Re: CFPB Case Number: 130725-000944
Green Tree Account Number: 62019499

Dear Lucious Hughes:

Thank you for the opportunity to respond to the complaint you filed with the Consumer Financial Protection Bureau ("CFPB") regarding the servicing of your account by Green Tree Servicing LLC ("Green Tree").

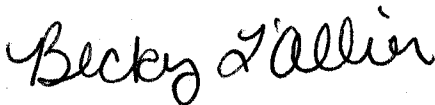
Green Tree acquired the servicing rights to your account from GMAC Mortgage effective February 1, 2013. The transfer from the previous servicer included insurance proceeds in the amount of \$27,573.77 and information reflecting that GMAC had previously received an insurance proceeds check in the amount of \$128,020.63 on May 16, 2011. The information also indicated that GMAC had released funds in the amounts \$42,076.68 on June 8, 2011, \$28,647.98 on November 2, 2011, \$1,583.31 on February 3, 2012, as well as \$26,499.56 and \$1,639.33 on April 5, 2012.

In March, April, May, June and July of 2013, Green Tree sent you follow-up letters requesting the documentation that is necessary in order to release additional insurance proceeds.

The remaining insurance proceeds currently total \$27,573.77. Once the repairs are fully completed, Green Tree will release any remaining insurance proceeds that are being held after the final repairs are confirmed by our inspection.

I trust this response addresses the concerns raised in your complaint. Should you have any other questions or concerns regarding this matter, please call Green Tree Customer Service at (800) 643-0202.

Sincerely,



Becky S L'Allier
Paralegal